

1300199-Court-A-U.S.
 CRAIG I BRYANT
 ATTORNEY AT LAW
 PO BOX 1572
 GOLDSBORO, NC 27533-1572

Chapter 13
 Case Number: 13-00199-8-RDD

IN RE
 CHRISTOPHER MICHAEL VERME
 2757 GRANTHAM SCHOOL RD

 MOUNT OLIVE, NC 28365-7427
 SSN or Tax I.D. XXX-XX-7244

 PARIS ALANNA VERME
 2757 GRANTHAM SCHOOL RD

 MOUNT OLIVE, NC 28365-7427
 SSN or Tax I.D. XXX-XX-8424

U.S. BANKRUPTCY COURT
 1760-A PARKWOOD BLVD
 WILSON, NC 27893

NOTICE OF MOTION FOR CONFIRMATION OF PLAN

ROBERT R. BROWNING, Chapter 13 Trustee has filed papers with the Court to Confirm the Chapter 13 Plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the Motion For Confirmation Of Plan, or if you want the court to consider your views on the motion, then on or before 05/06/2013, you or your attorney must file with the court, pursuant to Local Rule 9013-1 and 9014-1, a written response, an answer explaining your position, and a request for hearing at:

U.S. Bankruptcy Court
 Eastern District of North Carolina
 1760-A Parkwood Blvd
 Wilson, NC 27893

If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also mail a copy to debtor(s), debtor(s) attorney and trustee at the following addressses:

Debtor(s):
 CHRISTOPHER MICHAEL VERME
 2757 GRANTHAM SCHOOL RD
 MOUNT OLIVE, NC 28365-7427

 PARIS ALANNA VERME
 2757 GRANTHAM SCHOOL RD
 MOUNT OLIVE, NC 28365-7427

Attorney:
 CRAIG I BRYANT
 ATTORNEY AT LAW
 PO BOX 1572
 GOLDSBORO, NC 27533-1572

Trustee:
 ROBERT R. BROWNING
 P.O. BOX 8248
 GREENVILLE, NC 27835

If a response and a request for hearing is filed in writing on or before the date set above, a hearing will be conducted on the motion at a date, time and place to be later set and all parties will be notified accordingly.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: April 03, 2013

ROBERT R. BROWNING
 Chapter 13 Trustee
 P.O. BOX 8248
 GREENVILLE, NC 27835

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA**



IN RE:

CASE NUMBER: 13-00199-8-RDD

CHRISTOPHER MICHAEL VERME

PARIS ALANNA VERME

CHAPTER 13

DEBTOR(S)

**MINUTES OF 341 MEETING AND
MOTION FOR CONFIRMATION OF PLAN**

NOW COMES the Trustee in the above referenced Chapter 13 case moving the Court for an Order confirming the Plan in the case and, in support, of said Motion, says unto the court:

1. That the debtor(s) appeared at the meeting of creditors, as required by 11 U.S.C. § 341 and submitted to an examination under oath by the Trustee on March 27, 2013, or has supplied answers to written interrogatories;
2. The debtor(s) has/have complied with all requirements of 11 U.S.C §521 (a) (1) (B) and Interim Bankruptcy Rules 1007 and 4002 (b), as modified and adopted by this Court, and this case has not been dismissed, nor is it subject to dismissal, under 11 U.S.C. §521 (i);
3. That there are no pending objections to confirmation or other filings or pleadings that would impede the confirmation of the Plan in this case;
4. That the trustee has reviewed the schedules and relative information in the debtor(s) petition and has made a determination of the disposable income for the debtor(s) in this case. The calculation of disposable income impacts on what, if any, dividend will be received by unsecured creditors. The debtor(s) plan provides for payments of:

\$125.00	for	60	Months
	for		Months
	for		Months
	for		Months

5. That the liens of creditors which will not be paid in full during the term of the Plan or which are to be paid directly by the debtor(s) are not affected by the confirmation of this plan;
6. Generally, and subject to orders entered hereafter by the Court, any proof of claim that is not filed on or before May 21, 2013 ("Bar Date") shall be disallowed. Claims of governmental units, proofs of which are not filed before July 9, 2013 ("Government Bar Date") shall be disallowed;
7. That the claims of secured creditors shall be paid as secured to the extent of the claim or to the extent of the value of the collateral as set out below:
 - a. Claims to be paid directly by the Debtor:

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
NONE		

b. Continuing Long Term Debts to be paid by the Trustee:

IF A PROOF OF CLAIM IS TIMELY FILED the claim is to be paid on a monthly basis according to the terms of the contract effective the first month after confirmation. Arrearages, if any, to be paid over the life of the plan. Two post-petition contractual payments shall be included in the arrearage claim. **The Debtor is to resume direct payments upon completion of plan payments.**
(SEE PARAGRAPH 8 BELOW)

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
NONE		

c. Claims paid to extent of claims as filed (no cramdown):

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
(017) FURNITURE FAIR	HOUSEHOLD GOODS	\$817.57 SECURED – 5.25% PRO-RATA WITHIN THE LIFE OF THE PLAN

d. Claims paid to extent of value:

<u>Creditor</u>	<u>Collateral</u>	<u>Present Value</u>	<u>Repayment Rate/Term</u>
(019) MAZDA AMERICAN CREDIT	2005 MAZDA MPV	\$2,013.16 SECURED	5.25% PRO-RATA WITHIN THE LIFE OF THE PLAN

e. Claims to be avoided by the debtor:

<u>Creditor</u>	<u>Collateral</u>	<u>Repayment Rate/Term</u>
NONE		

Pursuant to Local Rule 3070-1(b) some secured creditors may be entitled to pre-confirmation adequate protection payments.

8. **LONG TERM RESIDENTIAL MORTGAGE CLAIMS** shall be paid in a manner consistent with Local Rule 3070-2.
9. That the following creditors have filed secured proofs of claims but, due to the value placed on the collateral, the claims will be treated as unsecured and paid along with other unsecured claims. With respect to claims listed below for which the terms of repayment are listed as: “Abandon,”

upon entry of an Order confirming the plan, as modified by this Motion, the automatic stay of §362(a) and the automatic co-debtor stay of §1301 shall thereupon be lifted and modified with respect to such property “for cause” under §362(a)(1), as allowed by Local Rule 4001-1(b):

(970) CHASE MANHATTAN MORTGAGE – MORTGAGE – SURRENDER, LIMIT 0
UNLESS DEFICIENCY FILED

Reference herein to “Direct” or “Outside” or similar language regarding the payment of a claim under this plan means that the debtor(s) or a third party will make the post-petition payments in accordance with the contractual documents which govern the rights and responsibilities of the parties of the transaction, including any contractual modifications thereof, beginning with the first payment that comes due following the order for relief;

10. That the treatment of claims indicated in paragraphs 7 and 8 above, are based on information known to the Trustee at the time of the filing of this Motion. The treatment of some claims may differ from that indicated if subsequent timely filed claims require different treatment;
11. That the following executory contracts and unexpired leases shall be either assumed or rejected as indicated below:

<u>Creditor</u>	<u>Property Leased/Contracted For</u>	<u>Treatment</u>
(005 & 006) ART VERME	RESTAURANT EQUIPMENT	ASSUME – DIRECT
(022 & 023) MOUNT OLIVE CENTER PARTNERS	RESTAURANT BUSINESS	ASSUME – DIRECT
(041) VERIZON WIRELESS	CELL CONTRACT	REJECT – SURRENDER, LIMIT 0 UNLESS DEFICIENCY FILED

12. That priority claims shall be paid in full over the term of the Plan;
13. That confirmation of this Plan will be without prejudice to pending Motions For Relief From the Automatic Stay and will be without prejudice to objections to claims and avoidance actions;
14. That confirmation of the Plan vests all property of the estate in the debtor(s);
15. That the attorney for the debtor(s) is requesting fees in the amount of \$3,700.00. The Trustee recommends to the Court a fee of \$3,700.00. If the recommended fee is different from that requested an explanation can be found in Exhibit ‘A’.
16. Other Provisions:

s/ Robert R. Browning
Robert R. Browning
Standing Chapter 13 Trustee

EXHIBIT 'A'**CASE NUMBER: 13-00199-8-RDD****DEBTORS: CHRISTOPHER MICHAEL VERME
PARIS ALANNA VERME****EMPLOYMENT:**Debtor: SELF EMPLOYED GROSS INCOME: \$147,600.00
Spouse: SELF EMPLOYED \$0.00**Prior Bankruptcy cases:** Yes ☐ No ☒ If so, Chapter filed

Disposition:

Real Property: House and Lot ☒ Mobile home ☐ Lot/Land ☐ Mobile Home/Lot ☐

Description: NON RESIDENCE -- SURRENDER

FMV \$119,600.00 Date Purchased

Liens \$135,702.00 Purchase Price

Exemptions \$0.00 Improvements

Equity \$ 0.00 Insured For

Rent Tax Value

COMMENTS:**Attorney** Requested: \$3,700.00 (excluding filing fee)
Fees: Paid: \$0.00 (excluding filing fee)
Balance: \$3,700.00**Trustee's Recommendation:** \$3,700.00

Comments:

Plan Information:

<u>Plan Information:</u>		<u>After 341</u>		<u>Payout % After 341</u>	
Total Debts	\$21,887.38	Pay in	\$7,500.00	Priority	100.00%
Priority	\$3,700.00	Less 8.00%	\$ 600.00	Secured	100.00%
Secured	\$3,224.40	Subtotal	\$6,900.00	Unsecured	0.84%
Unsecured	\$14,962.98	Req. Atty. Fee	Incl. w/ claims	Joint	0.00%
Joint Debts	\$0.00	Available	\$6,900.00	Co-Debts	0.00%
Co-Debtor	\$0.00				

Annual Review: Yes ☐ No ☐**Payroll Deduction:** Yes ☐ No ☒**Objection to Confirmation:** Yes ☐ No ☐

Pending: SEE COURT DOCKET

Resolved: SEE COURT DOCKET

Motions Filed: Yes ☐ No ☐

If so, indicate type and status: SEE COURT DOCKET

Hearing Date:

CERTIFICATE OF MAILING

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Court Served Electronically

Debtor		CHRISTOPER MICHAEL VERME	2757 GRANTHAM SCHOOL RD MOUNT OLIVE, NC 28365-7427
Joint		PARIS ALANNA VERME	2757 GRANTHAM SCHOOL RD MOUNT OLIVE, NC 28365-7427
799	000002	CRAIG I BRYANT PO BOX 1572	ATTORNEY AT LAW GOLDSBORO, NC 27533-1572
010	000016	DEBT RECOVERY SOLUTIONS	9001 MERCHANT CONCOURSE WESTBURY, NY 11590-9001
011	000017	DEBT RECOVERY SOLUTIONS	9001 MERCHANT CONCOURSE WESTBURY, NY 11590-9001
026	000032	NCO P O BOX 13570	ATTN: MANAGING AGENT PHILADELPHIA, PA 19101
027	000034	NCO P O BOX 13570	ATTN: MANAGING AGENT PHILADELPHIA, PA 19101
028	000036	NCO P O BOX 13570	ATTN: MANAGING AGENT PHILADELPHIA, PA 19101
025	000027	NCO FINANCIAL SYSTEMS	PO BOX 17209 WILMINGTON, NC 19850-7209
005	000045	ART VERME PO BOX 1572	C/O CRAIG BRYANT GOLDSBORO, NC 27533-1572
006	000046	ART VERME PO BOX 1572	C/O CRAIG BRYANT GOLDSBORO, NC 27533-1572
044	000041	WAYNE RADIOLOGISTS	PO BOX 1757 GOLDSBORO, NC 27533-1757
017	000005	FURNITURE FAIR	2539 EAST ASH STREET GOLDSBORO, NC 27534-4513
033	000028	REUNION PARK APARTMENTS	100 REUNION PARK DRIVE APEX, NC 27539
007	000013	CHARTER COMMUNICATIONS	301 E CORNELIUS HARNETT BLVD LILLINGTON, NC 27546
031	000023	PROGRESS ENERGY CAROLINAS INC P O BOX 1551	ATTN: LEGAL DEPARTMENT RALIEGH, NC 27602-1551
022	000043	MOUNT OLIVE CENTER PARTNERS	203 E. WHITAKER MILL ROAD STE 109 RALEIGH, NC 27608-2574
023	000044	MOUNT OLIVE CENTER PARTNERS	203 E. WHITAKER MILL ROAD STE 109 RALEIGH, NC 27608-2574
004	000010	AMERICAN ANESTHESIOLOGY OF NC	3100 SPRING FOREST RD, STE 130 RALEIGH, NC 27616
043	000040	WAKEMED	PO BOX 29516 RALEIGH, NC 27626
034	000042	SCA COLLECTIONS	PO BOX 876 GREENVILLE, NC 27835-0000
045	000048	NEIL D JONAS ESQUIRE 2550 W TYVOLA RD STE 520	ROGERS TOWNSEND & THOMAS PC CHARLOTTE, NC 28217
030	000024	ONLINE COLLECTION SERVICES	PO BOX 1489 WINTERVILLE, NC 28590
014	000014	ENHANCED RECOVERY	8014 BAYBERRY ROAD JACKSONVILLE, FL 32256-7412

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015	000011	FAC/ NAB	480 JAMES ROBERTSON PKWY NASHVILLE, TN 37219
016	000012	FAC/NAB PO BOX 198988	ATTN: MANAGING OFFICER/AGENT NASHVILLE, TN 37219
008	000004	CHASE HOME FINANCE LLC 3415 VISION DRIVE	MANHATTAN MORTGAGE CORPORATION COLUMBUS, OH 43219-5885
039	000037	UNITED CONSUMER FINANCE	865 BASSETT ROAD WESTLAKE, OH 44145-0000
040	000038	UNITED CONSUMER FINANCE	865 BASSETT ROAD WESTLAKE, OH 44145-0000
020	000007	MAZDA AMERICAN CREDIT	PO BOX 6275 DEARBORN, MI 48121
046	000049	MAZDA AMERICAN CREDIT	PO BOX 6275 DEARBORN, MI 48121
019	000006	MAZDA AMERICAN CREDIT	PO BOX 553179 DETROIT, MI 48255-3179
024	000030	MRSI	2250 E DEVON AVE, STE 352 DES PLAINES, IL 60018
012	000015	EMBARQ CORP	PO BOX 4300 CAROL STREAM, IL 60197
041	000047	VERIZON WIRELESS	PO BOX 3397 BLOOMINGTON, IL 61702-3397
042	000039	VERIZON WIRELESS	PO BOX 3397 BLOOMINGTON, IL 61702-3397
001	000019	ACCOUNT RESOLUTION COR	17600 CHESTERFIELD AIRPO CHESTERFIELD, MO 63005
002	000026	ACCOUNT RESOLUTION COR	17600 CHESTERFIELD AIRPO CHESTERFIELD, MO 63005
018	000020	LACLEDE GAS COMPANY	7209 OLIVE STRET ST LOUIS, MO 63101
009	000021	CONSUMER COLLECTION MN	2333 GRISSOM DRIVE SAINT LOUIS, MO 63146-3322
032	000025	RADIOLOGIC IMAGING CONSULTANTS	220 COMPASS POINT DRIVE SAINT CHARLES, MO 63301
036	000031	ST CHARLES CLINI	300 MEDICAL PLAZA STE 310 SAINT LOUIS, MO 63367
038	000035	ST. JOSEPH WEST	100 MEDICAL PLAZA LAKE SAINT LOUIS, MO 63367
029	000022	OMNI SOLUTIONS 2977 HIGHWAY K PMB 333	HOMEOWNERS ASSOCIATION MISSOURI O'FALLON, MO 63368
037	000033	ST CHARLES CO AMBULANCE DISTRICT	4169 OLD MILL PARKWAY ST PETERS, NO 63376
035	000029	SSM ST JOSEPH HEALTH CENTER	1000 CARONDELET DRIVE KANSAS CITY, MO 64114
003	000008	AMEREN MISSOURI ALL DISTRICT	101 MADISON STREET #100 JEFFERSON CITY, MO 65101
013	000018	EMERGENCY MEDICAL CARE LLC	PO BOX 570 JEFFERSON CITY, MO 65102-0570
021	000009	MEDICREDIT CORP	3620 I 70 DR SE STE C COLUMBIA, MO 65201

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047	000050	UNITED CONSUMER FINANCIAL SERVICES 3936 E FT LOWELL SUITE 200	C/O BASS & ASSOCIATES PC TUCSON, AZ 85712
970	000003 *CM	CHASE MANHATTAN MORTGAGE	10790 RANCHO BERNARDO RD SAN DIEGO, CA 92127-0000

52 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 04/03/2013.
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

EXECUTED ON 04/03/2013 BY /S/EPIQ Systems, Inc.

*CM - Indicates notice served via Certified Mail